B1 (Official	Form 1)(1/0	08)												
			United		Banki		Cou	rt				Volu	untary	Petition
	Debtor (if indi Spencer	ividual, ente	er Last, First	, Middle):			Na	ame of	f Joint De	ebtor (Spouse) (Last, First	, Middle):		
(include ma	Vames used barried, maide	n, and trade	names):	8 years						used by the I maiden, and			years	
Last four di (if more than	igits of Soc. Son one, state all)	Sec. or Indi	vidual-Taxp	ayer I.D. ((ITIN) No./	Complete E	IN La	st four	r digits of	f Soc. Sec. or tate all)	Individual-	Гахрауег I.D	D. (ITIN) No	o./Complete EIN
	ress of Debto lest Charle gas, NV	*		and State)):			reet A	ddress of	Joint Debtor	(No. and Str	reet, City, an	nd State):	
					Г	ZIP Code 89117	-							ZIP Code
County of I	Residence or	of the Prino	cipal Place o	f Busines:		••••	Со	ounty (of Reside	nce or of the	Principal Pla	ace of Busin	ess:	•
Mailing Ad	ldress of Deb	tor (if diffe	rent from str	eet addres	ss):		Ma	ailing	Address	of Joint Debt	or (if differe	nt from stree	et address):	
					Г	ZIP Code	:							ZIP Code
	f Principal As t from street a			r										
	Type of	Debtor			Nature	of Business	;			Chapter	of Bankrup	otcy Code U	nder Whic	ch
See Exh	(Check of the characteristics)	ge 2 of this es LLC and	form. LLP)	Sing in 1 Rail Stoo	lth Care Bugle Asset Ro 1 U.S.C. § road ekbroker nmodity Braring Bank	eal Estate as 101 (51B)	s defined	1 b 1 1	Chapt Chapt Chapt Chapt Chapt Chapt	er 7 er 9 er 11 er 12	of Cl of	hapter 15 Pe a Foreign M hapter 15 Pe a Foreign N	tition for R Main Procee tition for R	eding ecognition
	is box and state			☐ Deb	Tax-Exe (Check box otor is a tax- er Title 26	mpt Entity a, if applicable exempt orgof the Unite nal Revenu	e) anizatio d States	on s	defined "incurr	ure primarily co l in 11 U.S.C. § ed by an indivi nal, family, or	(Check onsumer debts, § 101(8) as dual primarily	for		are primarily ess debts.
			ee (Check or	ne box)			Ch		ne box:		Chapter 11		11 11 0 0 0	101/51D)
☐ Filing F attach si is unabl ☐ Filing F	ing Fee attac Fee to be paid igned applica le to pay fee Fee waiver re igned applica	l in installmation for the except in in	e court's consistallments. I	sideration Rule 1006 hapter 7 is	certifying t (b). See Offi ndividuals	hat the debt cial Form 3A only). Must	tor	neck if	Debtor is a figure from the fi		ncontingent la are less than ith this petition were solici	or as defined iquidated de 1 \$2,190,000 on. ted prepetition	bts (exclud).	C. § 101(51D). ing debts owed e or more
☐ Debtor of Debtor of	Administrat estimates tha estimates tha ill be no fund	t funds will t, after any	be available exempt prop	erty is ex	cluded and	administrat		enses]	paid,		THIS	SPACE IS FO	OR COURT	USE ONLY
Estimated N 1- 49	Number of Cr 50- 99	reditors 100- 199	□ 200- 999	1,000- 5,000	5,001- 10,000	10,001- 25,000	25,001- 50,000		50,001- 00,000	OVER 100,000				
Estimated A \$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000 to \$500 million	0,001 \$:] 5500,000,001 o \$1 billion	More than \$1 billion				
Estimated I	Liabilities	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000 to \$500 million		5500,000,001 o \$1 billion					

B1 (Official For	rm 1)(1/08)	_	Page 2
Voluntar	y Petition	Name of Debtor(s):	
(This page mu	sst be completed and filed in every case)	Hurst, Spencer	
(All Prior Bankruptcy Cases Filed Within Last	t 8 Years (If more than two,	attach additional sheet)
Location Where Filed:		Case Number:	Date Filed:
Location Where Filed:		Case Number:	Date Filed:
Pe	nding Bankruptcy Case Filed by any Spouse, Partner, or	Affiliate of this Debtor (If	more than one, attach additional sheet)
Name of Debt - None -	or:	Case Number:	Date Filed:
District:		Relationship:	Judge:
	Exhibit A		Exhibit B
forms 10K a pursuant to S and is reques	oleted if debtor is required to file periodic reports (e.g., nd 10Q) with the Securities and Exchange Commission Section 13 or 15(d) of the Securities Exchange Act of 1934 sting relief under chapter 11.) A is attached and made a part of this petition.	I, the attorney for the petition have informed the petitioner 12, or 13 of title 11, United	r Debtor(s) January 6, 2010 (Date)
	E 1	7.4 C	
	or own or have possession of any property that poses or is alleged to Exhibit C is attached and made a part of this petition.	libit C pose a threat of imminent and i	dentifiable harm to public health or safety?
Exhibit If this is a join	leted by every individual debtor. If a joint petition is filed, ea D completed and signed by the debtor is attached and made	a part of this petition.	
	Information Regardin	ng the Debtor - Venue	
	(Check any ap	=	
	Debtor has been domiciled or has had a residence, princip days immediately preceding the date of this petition or for		
	There is a bankruptcy case concerning debtor's affiliate, go	eneral partner, or partnership	pending in this District.
	Debtor is a debtor in a foreign proceeding and has its princ this District, or has no principal place of business or assets proceeding [in a federal or state court] in this District, or the sought in this District.	in the United States but is a	defendant in an action or
	Certification by a Debtor Who Reside (Check all app		ıl Property
	Landlord has a judgment against the debtor for possession		checked, complete the following.)
	(Name of landlord that obtained judgment)		
	(Address of landlord)		
	Debtor claims that under applicable nonbankruptcy law, the entire monetary default that gave rise to the judgment		
	Debtor has included in this petition the deposit with the coafter the filing of the petition.	•	
	Debtor certifies that he/she has served the Landlord with the	his certification, (11 U.S.C. 8	§ 362(1)).

B1 (Official Form 1)(1/08) Page 3

Voluntary Petition

(This page must be completed and filed in every case)

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

x /s/ Spencer Hurst

Signature of Debtor Spencer Hurst

X

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

January 6, 2010

Date

Signature of Attorney*

X /s/ David L. Tanner, Esq.

Signature of Attorney for Debtor(s)

David L. Tanner, Esq. #002366

Printed Name of Attorney for Debtor(s)

David L. Tanner, Esq., P.C.

Firm Name

7472 West Sahara Avenue

-Suite 101-

Las Vegas, NV 89117-2748

Address

Email: tannerlaw@mpowercom.net (702) 256-6999 Fax:(702)256-8999 Fax: (702) 256-8999

Telephone Number

January 6, 2010

Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Name of Debtor(s):

Hurst, Spencer

Signatures

Signature of a Foreign Representative

1/06/10 8:45PM

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

V		
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Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

₹	7	

__

Date

Address

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

B 1D (Official Form 1, Exhibit D) (12/09)

United States Bankruptcy Court District of Nevada

		District of Nevaua		
In re	Spencer Hurst		Case No.	
		Debtor(s)	Chapter	7

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*

☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to
obtain the services during the seven days from the time I made my request, and the following exigent
circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case
now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

B 1D (Official Form 1, Exhibit D) (12/09) - Cont.

Page 2

☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable
statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or
mental deficiency so as to be incapable of realizing and making rational decisions with respect to
financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being
unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or
through the Internet.);
☐ Active military duty in a military combat zone.
☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor: /s/ Spencer Hurst
Spencer Hurst
Date: January 6, 2010

Spencer Hurst 8600 West Charleston Blvd #2130 Las Vegas, NV 89117

David L. Tanner, Esq. David L. Tanner, Esq., P.C. 7472 West Sahara Avenue -Suite 101-Las Vegas, NV 89117-2748

Americas Servicing Co Acct No ****8631 7485 New Horizon Way Frederick, MD 21703

ASC Acct No ****8631 POB 60768 Los Angeles, CA 90060-0768

ASC Acct No ****8631 POB 10388 Des Moines, IA 50306-0388

ASC (1st Mortgage) Acct No ****8631 POB 10388 Des Moines, IA 50306

ASC / Aurora Loan Servicing Acct No ****8631 POB 10388 Des Moines, IA 50306

ASC / Aurora Loan Servicing Acct No ****8631 POB 1225 Charlotte, NC 28201

ASC / Aurora Loan Servicing Acct No ****8631 POB 60768 Los Angeles, CA 90060

ASC 2009 Acct No ****8631 POB 1225 Charlotte, NC 28201

Aurora Loan Services Acct No **0980 P O Box 1706 Scottsbluff, NE 69363-1706 BAC Home Loans Svc. (1st Mtg) Acct No ***8136 c/o McCalla Raymer, LLC / BK DEPT. 1544 Old Alabama Road Roswell, GA 30076

BAC Home Loans Svc. (1st Mtg) - Acct No ***8136 P O BOX 10219 Van Nuys, CA 91410-0219

BAC Home Loans Svc. (2nd Mtg) Acct No ***8599 c/o McCalla Raymer, LLC / BK DEPT. 1544 Old Alabama Road Roswell, GA 30076

BAC Home Loans Svc./Countrywide(1st Mtg) Acct No ***8136 c/o McCalla Raymer, LLC / BK DEPT. 1544 Old Alabama Road Roswell, GA 30076

CACH LLC
Acct No *****2894
4340 S Monaco Street - Unit 2
Denver, CO 80237-3408

Cach, LLC
Acct No *****2894
370 17th Street - Suite 5000
Denver, CO 80202

CACV of Coloradoo LLC Acct No *****2894 370 17th Street #5000 Denver, CO 80202

CitiBANK, Inc (Student Loans) Acct No ***9313 399 Park Avenue New York, NY 10022

CitiMortgage, Inc Acct No ***4445 P O Box 9438 Gaithersburg, MD 20898

CitiMortgage, Inc (2nd) Acct No ***4445 P O Box 6006 The Lakes, NV 88901-6006 CitiMortgage, Inc (CORPORATE OFFICES)
Acct No ***4445
1000 Technology Drive
attn: Officer / Director / Member Mgr
Resident Agent / Legal Dept /
Saint Louis, MO 63179-0130

CitiMortgage, Inc (POC) Acct No ***4445 P O Box 790130 Saint Louis, MO 63179-0130

CitiMortgage, Inc MC1010 (CORP OFFICES) Acct No ***4445 5280 Corporate Drive Frederick, MD 21703

City of Las Vegas - Finance Acct No DARLING TENNIS CENTER 400 E. Stewart Avenue Las Vegas, NV 89101

City of Las Vegas - Finance/Business Svc Acct No DARLING TENNIS CENTER Compliance and Enforcement Division 52799
Phoenix, AZ 85072

City of Las Vegas - Finance/Business Svc Acct No DARLING TENNIS CENTER Compliance and Enforcement Division P O Box 52794 Phoenix, AZ 85072-2794

City of Las Vegas - Leisure Svcs. Acct No DARLING TENNIS CENTER Compliance and Enforcement Division P O Box 52794 Phoenix, AZ 85072-2794

City of Las Vegas - Sewer Division Acct No DARLING TENNIS CENTER 400 E. Stewart Avenue Las Vegas, NV 89101

City of Las Vegas - Sewer Division Acct No DARLING TENNIS CENTER P O Box 52794 Las Vegas, NV 89072-2794

City of Las Vegas - Sewer Division 2008 Acct No DARLING TENNIS CENTER 400 E. Stewart Avenue - 6th Floor Las Vegas, NV 89101 City of Las Vegas - SID Acct No DARLING TENNIS CENTER 400 E. Stewart Avenue - 6th Floor Las Vegas, NV 89101

City of Las Vegas - SID #707 Acct No DARLING TENNIS CENTER P O Box 52781 Phoenix, AZ 85072

City of North Las Vegas Acct No DARLING TENNIS CENTER Utilities Department 2829 Fort Sumter Drive North Las Vegas, NV 89030-5201

City of North Las Vegas Acct No DARLING TENNIS CENTER Aliante, District #60 P O Box 60559 Los Angeles, CA 90060-0559

Credit Bureau Central Acct No DARLING TENNIS CENTER 2355 Red Rock Street Suite 200 Las Vegas, NV 89146

Credit Bureau Central Acct No DARLING TENNIS CENTER POB 29299 Las Vegas, NV 89126

Credit Bureau Central - 2009 Acct No DARLING TENNIS CENTER 2980 South Jones Blvd Suite A Las Vegas, NV 89146

Credit Bureau Central 2009 Acct No DARLING TENNIS CENTER P O BOX 29299 Las Vegas, NV 89126

District Court Case A587644 Regional Justice Center 200 Lewis Avenue, Third Floor Las Vegas, NV 89155

District Court (CACH LLC VS. HURST) Case A 587644 Regional Justice Center 200 Lewis Avenue, Third Floor Las Vegas, NV 89155 GMAC Mortgage Acct No ****6557 P O Box 4622 Waterloo, IA 50704

GMAC Mortgage Acct No ****6557 P O Box 780 Waterloo, IA 50704-0780

GMAC Mortgage - 2008 Acct No ****6557 P O Box 79135 Phoenix, AZ 85062-9135

GMAC Mortgage - 2008 Acct No ****6557 6716 Grade Lane Building 9, Suite 910 Louisville, KY 40213-1407

GMAC Mortgage 2008 Acct No ****6557 1100 Virginia Drive Fort Washington, PA 19034

GMAC Mortgage 2009 Acct No ****6557 P O Box 12699 Glendale, AZ 85318

GMAC Mortgage 2009 Acct No ****6557 P O Box 4622 Waterloo, IA 50704-4622

GMAC Mortgage 2009 Acct No ****6557 2711 North Haskell Avenue - Suite 900 Dallas, TX 75204

GMAC Mortgage LLC - Legal Department Acct No ****6557 Member/Manager/Officer/Director 1100 Virginia Drive Fort Washington, PA 19034

GMAC Mortgage LLC - Legal Department Acct No ****6557 Member/Manager/Officer/Director P O Box 12289 El Cajon, CA 92022-2289 GMAC Mortgage LLC - Proof of Claim Acct No ****6557 Member/Manager/Officer/Director 4375 Jutland Drive, Suite 200 San Diego, CA 92117

GMAC Mortgage, LLC Recovery Department Acct No ****6557 1100 Virginia Drive Fort Washington, PA 19034

MBNA

Acct No *****2894 POB 15026 Wilmington, DE 19850

MBNA

Acct No *****2894 POB 15137 Wilmington, DE 19850

MBNA

Acct No *****2894 POB 15019 Wilmington, DE 19850

MBNA

Acct No *****2894 POB 17054 Wilmington, DE 19884

MBNA

Acct No *****2894 P O Box 15137 Wilmington, DE 19886

Nevada Association Svcs / Park1 @ Summer Acct No xx xx0405 6224 West Desert Inn Road #A attn: Park1 @ Summerlingate Las Vegas, NV 89146

Nevada Association Svcs / Queensridge Pk Acct No xxx xxx-xx-xx9-262 6224 West Desert Inn Road #A Las Vegas, NV 89146

New York State Higher Education Svcs. Co Acct No ***5927 99 Washington Avenue Albany, NY 12255 Park 1 @ Summerlingate Acct No xx xx0405 10000 West Charleston Blvd - Suite 170 Las Vegas, NV 89135

Stephen R. Kopolow, Esq., PC Acct No *****2894 3265 North Ft. Apache Road #110 Las Vegas, NV 89129

Stephen R. Kopolow, Esq. Hofland / Eccles 4495 South Pecos Road Las Vegas, NV 89121

Stephen R. Kopolow, Esq. Acct No *****2894 Hofland / Eccles 4495 South Pecos Road, Suite A Las Vegas, NV 89121

Summerlin North Acct No ****8631 c/o RMI Management, LLC P O Box 509081 San Diego, CA 92150-9081

Summerlin North Community Assn Acct No ****8631 9911 Covington Cross Drive #103 Las Vegas, NV 89144

Summerlin South Community Association Acct No ****8631 10000 West Charleston Blvd - Suite 170 Las Vegas, NV 89135

Summerlin West Community Association Acct No ****8631 10000 West Charleston Blvd - Suite 170 Las Vegas, NV 89135

Summerlin West Community Association Acct No ****8631 File 57146 Los Angeles, CA 90074-7146

Suntrust Bank Acct No ***3665 1001 Semmes Avenue Richmond, VA 23224 U.S. Dept. of Education Acct No ***5927 POB 530260 Atlanta, GA 30353

U.S.Dept. of Education Acct No ***5927 501 Bleecker St. Utica, NY 13501